



# Željko Jović

vice governor of the National Bank of Serbia

**Željko Jović** was born on September 29, 1979 in Šabac. He graduated in 2003 from the Faculty of Economics in Belgrade, majoring in Finance, Banking and Insurance. In 2010, he completed his Master's studies, majoring in Financial and Banking Management, with the defense of the thesis "Application of the internal approach to credit risk management in the banking sector of the Republic of Serbia". He received his doctorate in 2017 on the topic "Analysis of determinants of credit risk in conditions of pronounced information asymmetry".

Since 2004, he has been employed in commercial banks, performing tasks related to risk management, starting from risk analyst to director of the risk management sector. Since July 2012, he has been employed at the National Bank of Serbia, in the position of Deputy Director General of the Sector for Banking Operations Control, and since November 2012, he has been in the position of Director General of the Sector. He was the director of the Directorate for Supervision of Financial Institutions from March to June 2018, when the Directorate was legally abolished, and he was elected vice-governor.

By the decision of the Government of Serbia from October 10, 2012, he was appointed as a member of the Management Board of the Deposit Insurance Agency at the proposal of the National Bank of Serbia. After the amendment of the Law on the Deposit Insurance Agency, in 2015 he was re-elected to the Management Board of the Agency, and he performed the above duties until he was elected as the Director of the Management Board.

He has been a permanent member of the Board for Public Supervision of Auditing, in accordance with the Law on Auditing since its establishment. From January 2015 to March 2018, he served as the chairman of the Public Oversight Committee.

He has been a member of the Committee for Financial Stability of the Republic of Serbia since its establishment in 2013. Before joining the National Bank of Serbia, he was an associate of the Credit Risk Committee at the Association of Banks of Serbia. He is a member of the Professional Risk Managers' International Association. He has published eleven papers in journals and thematic collections related to credit risk management, financial crisis and possible responses of the real economy in crisis conditions.

He was elected vice-governor of the National Bank of Serbia, on the proposal of the governor, by decision of the National Assembly of the Republic of Serbia in June 2018, for a period of six years, and in July 2024 he was re-elected for a new six-year term.

He lives in Belgrade. He is the father of two children.